| Insurer                   | <u>Telephone</u><br>Number |
|---------------------------|----------------------------|
| Aegis Security IC         | (800) 233-2160             |
| Allstate IC               | (800) 255-7828             |
| American Bankers IC of FL | (800) 852-2244             |
| American Commerce IC      | (800)562-4517              |
| American Family Mutual IC | (800) 374-0008             |
| American Modern Home IC   | (800) 543-2644             |
| American Reliable IC      | (800) 535-1333             |
| American Summit IC        | (800) 777 3636             |
| Foremost IC of GR, MI     | (800) 527-3905             |
| Markel American IC        | (800) 236-2862             |
| Nationwide Mutual Fire IC | (800) 421-1444             |
| Owners IC                 | (480) 830-7119             |
| State Farm Fire & Cas Co  | See Yellow Pages           |
| Voyager P&C IC            | (800) 535-1333             |
| Western Agricultural IC   | (480) 635-3600             |
| Wilshire IC               | (800) 525-7486             |

Note: Telephone numbers are subject to change

Abbreviation used in this publication:

"Cas" means Casualty

"Co" means Company

"GR" means Grand Rapids

"IC" means Insurance Company

"P&C" means Property and Casualty

## NOTE

The ADOI cautions that the ranking is based on a hypothetical and may change as the facts change. While price is always a consideration in purchasing insurance, a consumer also should consider the insurer's service to its policyholders and the type of insurance contract and coverage available.

The purpose of this comparison is merely to encourage consumers to comparison shop for their insurance.

The Arizona Department of
Insurance is an Equal Employment
Opportunity agency that complies
with the American with Disabilities
Act ("ADA") and the Arizonans
with Disabilities Act. Persons with a
disability may request that materials be
presented in an alternative format by
contacting the ADA Coordinator at
(602) 912-8456. Requests should be
made as early as possible to allow
time to procure the materials in an
alternate format.

## STATE OF ARIZONA

## 2005 MOBILE HOMEOWNER PREMIUM COMPARISON SURVEY



Janet Napolitano, Governor
Christina Urias, Director
Arizona Department of Insurance
2910 N. 44th Street, Second Floor
Phoenix, Arizona 85018
(602) 912-8444
(800) 325-2548
(520) 628-6370 Tucson
www.id.state.az.us

## MOBILE HOME 12-MONTH PREMIUM SURVEY HYPOTHETICALS FOR ALL COVERAGES AND LOCATIONS

|   |  | YPOTHETICAL I<br>WIDE one family dwelling  |   | HYPOTHETICAL II<br>E-WIDE one family dwelling      |  |  |  |  |  |
|---|--|--|---|--|--|--|--|--|--|
|   | COVERAGE LIMITS                          |  | COVERAGE LIMITS   |  |  |  |  |  |  |
| Dwelling  | N/A<br>\$25,000<br>\$10,000<br>\$100,000 | AREA: 1,248 square feet  MODEL YEAR/MAKE: 2004/CAVCO                                   | \$35,000<br>N/A<br>\$17,500<br>\$7,000<br>\$100,000<br>\$1,000<br>\$500 | AREA: 728 square feet  MODEL YEAR/MAKE: 2004/CAVCO |  |  |  |  |  |
| STABILITY DEVICES: Tie downs and permanent foundation |  |  |   |  |  |  |  |  |  |
|   |  | r deadbolt locks, a fire extinguisher and or obile home park, security guard on premis |   |  |  |  |  |  |  |

|                           | MESA    |      |         |      |                           | TUCSON  |      |         |      |                           | YUMA    |      |         |      |
|---------------------------|---------|------|---------|------|---------------------------|---------|------|---------|------|---------------------------|---------|------|---------|------|
|                           | DOUBLE- | R    | SINGLE- | R    |                           | DOUBLE- | R    | SINGLE- | R    |                           | DOUBLE- | R    | SINGLE- | R    |
|                           | WIDE    | Α    | WIDE    | Α    |                           | WIDE    | Α    | WIDE    | Α    |                           | WIDE    | Α    | WIDE    | Α    |
|                           | ANNUAL  | N    | ANNUAL  | N    |                           | ANNUAL  | N    | ANNUAL  | N    |                           | ANNUAL  | N    | ANNUAL  | N    |
| INSURER                   | PREMIUM | K    | PREMIUM | K    | INSURER                   | PREMIUM | K    | PREMIUM | K    | INSURER                   | PREMIUM | K    | PREMIUM | K    |
| Voyager P&C IC            | \$293   | (1)  | \$246   | (2)  | Voyager P&C IC            | \$249   | (1)  | \$210   | (1)  | Voyager P&C IC            | \$249   | (3)  | \$210   | (2)  |
| American Modern Home IC   | \$294   | (2)  | \$274   | (7)  | American Modern Home IC   | \$294   | (3)  | \$274   | (7)  | American Modern Home IC   | \$238   | (2)  | \$233   | (4)  |
| Western Agricultural IC   | \$297   | (3)  | \$247   | (3)  | Western Agricultural IC   | \$297   | (4)  | \$247   | (3)  | Western Agricultural IC   | \$303   | (7)  | \$253   | (6)  |
| Aegis Security IC         | \$305   | (4)  | \$265   | (6)  | Aegis Security IC         | \$320   | (7)  | \$280   | (10) | Aegis Security IC         | \$320   | (9)  | \$280   | (11) |
| American Reliable IC      | \$305   | (5)  | \$241   | (1)  | American Reliable IC      | \$271   | (2)  | \$214   | (2)  | American Reliable IC      | \$201   | (1)  | \$158   | (1)  |
| State Farm Fire & Cas Co  | \$313   | (6)  | \$257   | (4)  | State Farm Fire & Cas Co  | \$380   | (14) | \$313   | (13) | State Farm Fire & Cas Co  | \$418   | (14) | \$344   | (13) |
| American Summit IC        | \$323   | (7)  | \$263   | (5)  | American Summit IC        | \$323   | (8)  | \$263   | (4)  | American Summit IC        | \$285   | (5)  | \$230   | (3)  |
| Markel American IC        | \$325   | (8)  | \$285   | (9)  | Markel American IC        | \$325   | (9)  | \$285   | (11) | Markel American IC        | \$302   | (6)  | \$265   | (7)  |
| Nationwide Mutual Fire IC | \$337   | (9)  | \$277   | (8)  | Nationwide Mutual Fire IC | \$337   | (11) | \$277   | (8)  | Nationwide Mutual Fire IC | \$337   | (11) | \$277   | (10) |
| Wilshire IC               | \$377   | (10) | \$291   | (10) | Wilshire IC               | \$348   | (12) | \$268   | (5)  | Wilshire IC               | \$348   | (12) | \$268   | (8)  |
| American Family Mutual IC | \$385   | (11) | \$318   | (11) | American Family Mutual IC | \$357   | (13) | \$295   | (12) | American Family Mutual IC | \$333   | (10) | \$275   | (9)  |
| Foremost IC of GR, MI     | \$388   | (12) | \$329   | (12) | Foremost IC of GR, MI     | \$313   | (6)  | \$272   | (6)  | Foremost IC of GR, MI     | \$278   | (4)  | \$237   | (5)  |
| Owners IC                 | \$403   | (13) | \$337   | (13) | Owners IC                 | \$333   | (10) | \$280   | (9)  | Owners IC                 | \$351   | (13) | \$293   | (12) |
| American Bankers IC of FL | \$413   | (14) | \$524   | (16) | American Bankers IC of FL | \$310   | (5)  | \$381   | (15) | American Bankers IC of FL | \$310   | (8)  | \$381   | (16) |
| American Commerce IC      | \$476   | (15) | \$361   | (14) | American Commerce IC      | \$476   | (16) | \$361   | (14) | American Commerce IC      | \$476   | (16) | \$361   | (14) |
| Allstate IC               | \$596   | (16) | \$501   | (15) | Allstate IC               | \$471   | (15) | \$398   | (16) | Allstate IC               | \$436   | (15) | \$368   | (15) |

Coverage limits and deductibles may vary by insurer.

Rates in effect as of 3/1/05.

New rates may be in effect since publication of this survey.